From: Ed Mierzejewski, Sr.

Subject: Truth in Lending

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Proposal: Regulation Z - Truth In Lending

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Name: Ed Mierzejewski, Sr.

Affiliation: Category of Affiliation:

Address1: 27 Old Lane Rd.

Address2:

City: Wallingford

State: CT

Country: UNITED STATES

Country Code: 840

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Comments:

@@@1. "Convenience checks" should not be allowed to be sent unsolicited.

If they are allowed to continue, they should have the same protections at least as the credit card.

- 2. Post mark on mailed checks should be the paid date.
- 3. The effect on "credit score" by accepting a new credit card should be made known to the consumer, (not just the fact that a new card might affect your score).

Thank you - Ed M.

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IP: 69.177.72.102

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